



APPLICATION INSTRUCTIONS

Give us a call if you need assistance

Follow these simple steps to fill out the forms (Couples: use one form per couple)

1) Use the Checklist of Getting Started Page1: As you go through the process, check off the checklist **Page 2:** Print, Sign and Date Applicant info, have a witness print, sign and date the witness info.

2) Complete the Consumer application. (Initial each page at the bottom right corner)

Page 1: Date the application, Name/Address of Applicant Section: Fill out every Section, **Credit Information:** Check all that applies to your situation; **Brief Description:** In your own words describe your credit, and **Rate** your Credit **Page2:** Fill out your **method of payment**, if you are paying by credit card, please fill out the credit card section, **CVV:** enter your security code on the back or front of your credit card (Visa/MC back last three, Amex : front top 4 digits); You can notate your payment arrangements); Authorized amount is the Total of your Credit Repair Package Price; Agreement is between you; for 6 months, Your credit specialist will fill out the rest of page two. **Page 3:** Answer bankruptcy question; Your name to request credit reports and Sign; **Page 4:** Print, Sign and Date, have a witness print, sign and date the witness info. Your rights/Accuracy **Page 5:** Print, Sign and Date Applicant info, have a witness print, sign and date the witness info.

3) Provide two types of identification & two proof of address Substitute for Soc. Security Card – Insurance card etc (your drivers license needs to be scanned and emailed in color). Proof of address – send bank statement, utility bill, insurance bill/card

4) Sign the signature card: Make sure it is in the CENTER of the space not touching the lines, in black ink.

5) Sign the Understanding & Compliance of Terms & Conditions, Agreement and Recommendations

6) Fill out the Automatic Payment Authorization Form Even if you already paid in full or partial, notate initial payment, and balance due, notate any payment arrangement due dates and amounts. (Note: the title and organization is if a third party is paying for your service) – Don't forget to sign it.

7) Read the What's Next and Questions/Answer to the program to refresh yourself with processes

C. **5.** Give your payment method over the phone with your credit specialist

Trinity Enterprises LLC 12567 Natural Bridge Rd. Bridgeton, MO 63044 Phone: 314-298-1100

Getting Started is as easy as ABC

A. Call/Email to design your program and for assistance *** and provide a copy of your credit report**

B. Fill out the applications* and Copy your Driver's License and Social Security Card **C** Make your payment

* forms are available on our website www.trinitystl.com, or request one by email ** ask your credit specialist to get it for you (\$25.00 fee), or you can go to www.mycreditkeeper.com, your lender, or the method of your choice. We need to see that first to get you evaluated. You can either fax, email, postal mail or bring it by the office... *** we evaluate your credit report, and get you into the correct package



Credit Repair Services Division

Checklist for Getting Started...

Five Step Process:

Step	Process	Reviewer's Remarks
1.	Complete Consumer Application	Credit Restoration Specialist:
2.	Provide Copies of Identification: <ul style="list-style-type: none"> ▪ Driver License (State ID may substitute) ▪ Social Security Card (Other forms of ID may substitute) 	
3.	Signature Card (For signature verification – To contact credit bureaus on your behalf)	
4.	Design Outcome (Circle all that apply) <ul style="list-style-type: none"> ▪ Bankruptcy ▪ Charge-Offs ▪ Evictions ▪ Foreclosures ▪ Judgments ▪ Late Payments ▪ Medical Bills ▪ Repossessions ▪ Student Loans ▪ Tax Liens ▪ New Lines of Credit 	
5.	Acceptable Payment Forms <ul style="list-style-type: none"> ▪ Cash ▪ Money Order ▪ Check ▪ Credit Cards 	

Now that the registration process has been completed, Trinity Credit Restoration Services Division will begin to do the following:

- Request your credit reports (if not provided)
- Review your reports for negative items
- Develop a dispute strategy and set-up a confidential consultation so you are aware of the process
- Initiate disputes with the credit bureaus and creditors
- Rely upon you to forward all updated information received from the credit bureaus and creditors

The information contained on this page is both personal and confidential, and shall not be disclosed according to the legal statues and requirements governing the credit repair industry in the State of Florida.



Credit Repair Services Division

To help expedite the process you must:

Because you are the contact, the credit bureaus will forward all updated information to you. This helps you monitor our progress. Upon receipt of the updated reports and correspondences, we request that you make a copy for yourself and send the original to Trinity Enterprises, LLC by email, fax or USPS:

- Email: customerservice@trinityenterprisesllc.com
- Fax: 407.641.9111
- USPS: 2431 Aloma Avenue Suite 201 | Winter Park FL | 32792

And delays in getting the updated information to Trinity Enterprises, LLC, will delay your credit restoration process; and the time frame in which actions are completed. Therefore, we ask that you sign the following acknowledgment.

I acknowledge that all updated information and reports will be sent to me personally, and that I am responsible for getting the original documentation to Trinity Enterprises, LLC, as quickly as possible. I further acknowledge that any delays in my so doing will hinder the time frame in which my credit restoration process may be completed. I have been advised that some of the information that I will receive is time sensitive, therefore, if not acted upon in a timely manner, this may cause further delays and additional costs for processes that may have to be repeated.

Printed Name of Applicant

Printed Name of Witness

Signature of Applicant

Signature of Witness

Date of Applicant's Signature

Date of Witness Signature

Trinity Enterprises Partners, LLC
201 Aloma Avenue, Suite 201 | Winter Park FL | 32792
407.831.2525 | 407.641.9111 F

customerservice@trinityenterprisesllc.com
www.TrinityEnterprisesLLC.com

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CONSUMER APPLICATION

Application #: _____

Date: _____

Name/Address of Applicant *(Please Print)*

First Name	MI	Last Name	Social Security Number	
Current Address:				
City:	State:	ZIP:	Phone:	Work:
Cell Phone:		E-mail Address:		
Previous Address:		City:	State:	ZIP:
SSN:	DOB:	DL#:		

Credit Information *(Check All That Apply)*

Charge-Offs		Late Payments	
Child Support		Medical Bills	
Collections		Repossession	
Evictions		Student Loans	
Foreclosure		Tax Liens	
Judgments		Bankruptcy	
		Date of Bankruptcy	

Brief Description of Current Credit Status *(100 Words or Less)*

	Rate Your Credit <i>(Check Only One from the list below.)</i>
	Poor: _____
	Fair: _____
	Good: _____
	Excellent: _____

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Method of Payment

Form with fields for Cash, Check Number, Money Order, Credit Card, Amount, Name on Credit Card, Card Type, Card Number, Expiration, CVV, and Zip Code.

Authorized Automatic Payment Plan:

I authorize Trinity Enterprises, LLC to automatically deduct, my scheduled payment for credit restoration services, in the amount of \$ _____, from the checking and/or credit card account referenced above.

If my account remains unpaid after 60 days, I understand it will be forwarded to collections.

Authorization to Release Information:

I authorize Trinity Enterprises, LLC to obtain information regarding my credit file. I understand that any information obtained will be used by Trinity Enterprises, LLC and its agents, employees to attempt to improve my credit and will be kept confidential.

Consumer Credit Improvement Agreement:

This is an agreement between Trinity Enterprises, LLC and _____. This agreement is good for a period of ____ months. The agreement becomes effective on _____ until _____ at which time all credit restoration services offered by Trinity Enterprises will cease.

A failure to pay your existing bills in a timely manner will cause this agreement to become null and void. Also, failure to meet deadlines in the credit action plan or dispute strategy will cause this agreement to become null and void.

The charge for credit restoration services is _____ dollars and zero cents (\$ _____). All postage expenses are included in the charge for credit repair services while this agreement is in effect.

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There will be an additional charge to the client of \$50 for any of the following:

- Late Payments per occurrence
- Cancelled / Returned Check
- Cancelled / Returned Credit Card Charge

SERVICE DISCLAIMER:

Our services focus on the deletion of incorrect, negative items on your credit history. We cannot guarantee a specific point increase in your credit score calculated and provided by the credit bureaus.

Services are on a retainer basis, and Trinity Enterprises, LLC collects payment against retainer deposit after each service is rendered (i.e.: initial consultation, plan development, processing, postage, etc.).

BANKRUPTCY:

Have you gone bankrupt in the last five years? () Yes () No If yes, give date of assignment: _____.

CREDIT REPORT:

(Select One)

<input type="checkbox"/>	I will provide Trinity Enterprises with a copy of my credit report for each credit bureau (Equifax, Experian and Transunion). I understand no work will begin until I have provided Trinity Enterprises with all three credit reports. In the event that I fail to provide this information after 10 days, the relationship shall cease, and I will owe a cancellation fee of \$50.00.
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<input type="checkbox"/>	I would like for Trinity Enterprises to acquire my credit report from Equifax, Experian and Transunion. I understand that there is a \$25.00 non-refundable fee .
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CREDIT REPORT ACKNOWLEDGEMENT:

I _____ have requested Trinity Enterprises to acquire my credit reports. Trinity Enterprises' credit report services are provided through _____. By signing below I acknowledge that it has been explained to me that this credit inquiry to acquire my credit reports will appear as _____.

Signature: _____



I hereby certify that the information contained herein is complete and accurate. This information has been furnished with the understanding that it is to be used to repair damaged credit. Furthermore, I hereby authorize creditors, financial institutions and credit reporting agencies to release information to Trinity Enterprises, LLC in order to verify the information contained herein and repair my credit.

_____ Printed Name of Applicant	_____ Name of Witness
_____ Signature of Applicant	_____ Signature of Witness
_____ Date of Applicant's Signature	_____ Date of Witness' Signature

CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW

You have a right to dispute inaccurate information in your credit report by contacting the credit bureaus directly. However, neither you nor any credit repair company or credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove inaccurate, negative information from your report if it is over 7 years old. Bankruptcy information can be reported for 10 years. You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been denied credit, employment, insurance, or rental dwelling because of information in your credit report within the proceeding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud. You have a right to sue a credit repair organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations. You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it. Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur. You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau. If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you. The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact: The Public Reference Branch, Federal Trade Commission, Washington, D.C. 20580. Our fees include paper, ink, internet, supplies, credit reports, forms, all phone calls, stamps and education on re-building your credit so you will have the maximum results. There shall be no other charges.

Consumer Agrees:

1. You agree that you are entitled to a refund of some or all of your money if, after remaining a "client in good standing" with Trinity Enterprises, LLC or 6 months the term "Difference" in the following equation is a positive number: Total fees paid to Trinity Enterprises, LLC - (# of items deleted or improved x \$55) = Difference. If the term Difference is a positive number this number is the amount you will receive as a refund. If the term Difference is a negative number, no refund will be issued (you have received services greater than what you have paid for).

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Credit Services Division

2. You agree to send Trinity Enterprises, LLC copies of your credit reports from all three major credit bureaus (Experian, Equifax and Trans-Union) upon signing up. You also agree to send updated copies of your credit reports as they are received while you are a client of Trinity Enterprises, LLC. You also agree to forward all correspondence received from the credit bureau or creditors to Trinity Enterprises, LLC. You understand that these items are required for our firm to provide our services.
3. You understand that you may cancel this agreement for any reason without any penalty or obligation provided cancellation occurs before midnight of the third business day that you sign this agreement and become a client of Trinity Enterprises, LLC. Cancellation must be communicated in writing to Trinity Enterprises, LLC, 2431 Aloma Avenue Suite 201, Winter Park FL, 32792 or by sending an email to customerservice@trinityenterprisesllc.com . Please be sure to include your name, client number or social security number and reason for canceling. The client agrees to authorize this request, and understands that it may result in an inquiry on my credit report(s).
4. In addition I also grant a limited Power of Authority to Trinity Enterprises, LLC for the following: Request credit reports on my behalf, challenge and verify various information points on my credit report(s), and contact and confer with creditors on my behalf, as needed.
5. Additionally, I understand this process may require my signature on the letters sent to the Credit Bureaus, which I fully authorize Trinity Enterprises, LLC to sign on my behalf. I also understand that the process may take, by nature of the FCRA, 30 – 90 days, but, no more than 6 months, of which there will be no charge above and beyond the initial fees referenced in this agreement, regardless of the additional work necessary to ensure maximum results.
6. **HOLD HARMLESS AGREEMENT AND AFFILIATE/PARTNER COMPANY DISCLAIMER:** Trinity Enterprises LLC is not responsible or directly affiliated with the companies who provide “lines of credit.” Furthermore, Trinity Enterprises has no control over the approval and/or denial of credit. Though the companies providing the lines of credit have been tested, and proven to be effective; with previous clients, Trinity Enterprises is not liable for individual results. Should any concerns arise from the relationship with the company providing the line of credit, these concerns should be handled directly with the company providing the line of credit.

By signing below, I understand that establishing a line of credit with a company is a “best practices” strategy recommended by Trinity Enterprises; and Trinity Enterprises cannot guarantee a certain credit score increase by establishing lines of credit.

Printed Name of Applicant

Name of Witness

Signature of Applicant

Signature of Witness

Date of Applicant’s Signature

Date of Witness’ Signature



Credit Repair Services Division

SIGNATURE CARD

Instructions: Please place your signature in the CENTER of the space provided below in black or blue ink only. Sign your name as it appears on all professional documents. Not following these instructions provided will cause delays in getting your credit repaired.

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1611 Moselle Avenue, Orlando, FL 32807
(407) 325-2525
customerservice@trinityenterprises.com
www.trinityenterprisesllc.com



Understanding & Compliance of Terms & Conditions, Agreement and Recommendations

By signing this below, you acknowledge that: we have explained the processes and recommendations to you, and you understand them and agree to the contract you signed; you agree that we cannot guarantee certain results on specific items or scores, & that you have read over the refund policy and understand it ,and that you agree to fully comply to the program and recommendations.

You acknowledge that we have explained to you the importance of getting an updated credit report online at www.mycreditkeeper.com (or another recommended site) at the 30-45 day mark (& will keep updating it every 30 days) to view your results & progress with the bureaus. You agree to share that information with us and your lender/agent so that we can continue with the next step of service. If you do not internet access, we have a third party that can pull the credit report for an additional fee.

You further acknowledge & understand, that non-compliance with Trinity Enterprises LLC’s program and recommendations can cause delays and in-effectiveness of the services provided and that we have explained to you that failure to pay current bills on time, &/or adding new items/lates & failure to miss the deadlines in the credit action plan or dispute strategy and failure to provide us with updated information from your creditors, credit reporting bureaus or other entities as requested, or not sending us a completed full signed application, ids, payment authorization, initial credit report can & will cause our agreement to become null and void, and releases Trinity Enterprises LLC any liability, and that you are still obligated to fees/charges promised & incurred to us for our services and/or legal fees .

You acknowledge that we’ve explained the importance of adding the recommended trade lines (which are not included in the price of the credit repair package, we only give access to our investors/affiliated companies who provide them) and you have read and understand the hold harmless agreement and affiliate/partner company disclaimer. That you have read and understand the importance of complying by sending us the paperwork you receive from the bureaus promptly, as agreed upon in the getting started section page two and its terms.

Printed Name of Applicant

Printed Name of Witness

Signature of Applicant

Signature of Witness

Date of Applicant’s Signature

Date of Witness’ Signature

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Addendum Initial ____|____



AUTOMATIC PAYMENT AUTHORIZATION FORM

First Name: _____ MI: _____ Last Name: _____

Title: _____

Organization: _____

Address: _____

City: _____ ST: _____ Zip: _____

Phone: _____ Cellular: _____

Email: _____

Total Charges: \$ _____

Initial Payment: \$ _____ Date: _____

Cash Check Money Order Credit Card

Balance Due: \$ _____

An automatic payment for the balance due will be charged to your credit card account provided below 30 days after the indicated initial payment date above. **(Consumer Initials: _____)**

Credit Card Authorization:

(All charges will appear as "Trinity Enterprises Partners, LLC" on your credit card statement.)

Card Holder Name: _____

(As Printed on Card)

Card Number: _____

American Express Discover Card MasterCard Visa

Exp Date: _____ CVV Code: _____ Billing Zip Code: _____

By signing below I authorize Trinity Enterprises Partners, LLC to charge my credit card for the purchase referenced above.

Signature: _____

What's Next?

Your commitment: Do's & Dont's

- Don't pull your credit report anywhere else than truecredit.com (truecredit won't hurt your score)
- Don't seek new credit cards or financing except our trade lines we recommend
- Don't talk to or settle with collection companies (if you already agreed to pay one – keep that agreement)*
- Keep your debt to credit ratio in harmony no more than 30% debt of available credit
- Keep current bills and loans paid on time – don't get any new lates or derogatory items*
- Keep forwarding any correspondence you receive within a 24-28 hour window to us*

After Sign Up and Package is paid at least 1/2 way what we will do:

- Initiate disputes with the credit bureaus and creditors.
- Rely upon you to forward all updated information received from the credit bureaus and creditors in a 24/48 hour time frame via fax/email

20-30 Days after ½ - full payment is received:

You will receive the welcome letter and be asked to sign up for the first trade lines. Sign up for the first one by calling customer service or our customer service team at 407-831-2525 ask to Sign up for TRADLINES - regular or seasoned.

Our customer service team, or processing may call you for information. Questions about processing or progress should be directed to customer service at 407-831-2525.

At 35-40 days

- Send us the deletion letters you receive in the mail in 24-48 hours
- Please go to truecredit.com* to (get your report) or (update it) call or email us with the login (user name) and password. (Share this with your lender along with your progress)
- We go at it a second round to get remaining items disputed & rely upon you to forward all updated information received from the credit bureaus and creditors.
- As soon as you receive the trade line cards in the mail email us with the number or fax the card number to us.

At 60-70

- We go at it a third round to get remaining items disputed
- Rely upon you to forward all updated information received from the credit bureaus and creditors.
- Update truecredit.com (go to your credit, then your credit report, then on the right side click update report)

At every 30 days here after..the same process is continued and can continue for 6 months while we are with you.

The keys to your success:

- You receive results in the mail and forward them to us in 24-48 hours.
- Remember to keep things paid on time, do not get any new lates or new derogatory items
- Open all your junk mail!
- Remember at the 30-45 day mark from next week, update truecredit.
- Don't forget the tradelines in the first month!
- Stay in contact with us via email etc.

Success Story We want to share your success story with others. I have many clients that work real hard the first couple of months in complying and they are the clients that have the greatest success. We welcome you to share your story when you have your winning results.

Your credit repair specialist: Rob email: robq@trinityenterprisesllc.com Phone: 314-298-1100 Corp Fax: 407-641-9111 Attn: Rob and Processing **True Credit Customer Service** for signing up , updating or questions problems please call their customer service at 1-800-493-2392 *truecredit is a soft pull it will not hurt your credit

Questions and Answers to the credit repair program:

Thank you for contacting me, and thank you for your business. I wanted to answer some of your questions.

Whats Next: We review your file and our attorneys submit the disputes (hand walking the files directly into the credit bureaus), the credit bureaus have 30 days initially to respond. We continue disputes every 15-30 days.

What's my progress/results? The thing you love about our company is that you see the results first hand (we don't see them). We explain extensively our process before you begin (but there is so much information to retain). So, to recap - you will be receiving results in the mail and forward them to us. We only know that the our attorneys are disputing - they walk the files into the bureaus the first time about 3-5 business days after you start (and then every 15-30 days)- we don't see the results - that's why we rely on you to forward that information in 24-48 hours - so that we can go after the remaining items.

If you are asking about your progress- you will always be the first to know (this is because you have the results 1st hand), then please inform us about them in 24-48 hours (even if you forgot about it and 48 hours is passed we still need this information asap . If you have other processing related questions, you could call customer service at 407-831-2525 (from day 1 - day 59), or Ms Elliot at 407-325-2525 after 60 days. You may be receiving calls from them from time to time and correspondence - they may need your cooperation to be successful.

If you are just starting, if you haven't already done so, we need your ID's (drivers license & social security card) scanned in **color**, your application, your credit report provided by you via your lender, or truecredit.com or that you paid the additional \$25 fee) so that we can start.

At 40 days: After the first round (typically about the 40th day after you sign up and have paid at least 1/2 the package price, you will also (in addition to sending the paperwork received) sign up/update for your credit report/scores (please get an updated credit report at www.truecredit.com (\$14.95) ,- send me the username and pwd.) and notify me via email it was done.

Are you improving your credit (debt to credit ratio - 30 40% of your score)? (Tradelines) Also by this time if you haven't gotten both tradelines that needs to be done - please email me so I can notate your file that you have ordered them. You will only slow your progress and the level of results by delaying. Please let me know via email that you signed up for them. When you receive them, please email the card numbers. **DELAYS will cause you problems:** Some clients wait too long then when they want to get the financing, they are scrambling to get the tradelines - because this is 30-40% of your score. Either their score isn't improved enough or it dropped to zero (lack of sufficient credit). Remember they take some time to report - so order these things really early in the process- typically the beginning of the process (the first 10-30 days) - we stress it when you are filling out your application and making your first payment - and ask you did you do this throughout the process. We also send you a welcome letter in the first month of service that reminds you to get them. Please don't delay or decide not to do this, if you have reservations please contact me via email immediately.

I'm not receiving anything in the mail? The law says they have to send you paperwork, they will get fined and have other problems. If you are not receiving anything in the mail every 30 days, then it is imperative that you update your truecredit.com (if you are just starting please email me the user name and password). Once you update it, please email me so I can forward that email to processing so they can compare your original report to the update and go after the remaining items for the next 30 days. 99.9% of the time their is a difference, and things have been deleted, that means someone is throwing your letters away and not opening them. Please double check with your household to ensure you are the keeper of all the mail. Open every piece of mail looking for mail from Transunion, Experian, Equifax (CSC Credit Services). We need all papers received back to us in 24-48 hours, any later it causes delay and ineffectiveness of service.

Realistic Expectations: Also let me remind you that we don't expect 100% of the items (or a specific item) coming off your report. Typically, a credit report, (on average) has around 80-90% items deleted - no credit repair can have 100% results. (We don't know until we have exhausted every loophole if it does not comply with the FCRA. (Sometimes we are asked how come this item still remains, or can you get this particular item off - we respond that we go after everything that violates the laws and procedures of the FCRA - we don't guarantee specific items). Also please remember to have realistic expectations, if you do not have public records you could see your results in 30, 60, 90 sometimes 120 days, if you have public records it could take up to 6 months. Patience is the key, we can't undo overnight, things that took a lifetime to build up. We do a hard honest work.

What if a collection agency calls what do I do? We recommend not to talk to them, many times they don't even have a right to collect. Do not settle with them, this will only hurt your scores and progress. (When you pay them they reage the account to new and it only shows paid, it won't remove it. If you pay one, you have assumed responsibility for the debt - and we won't be able to do anything with it for 2-3 years. - you will only hurt yourself). Remember they are recording the calls, if you say anything that indicates that you are responsible for the debt, then that gives them more leverage to collect. If they are harassing you, you can keep a notepad with the time, date, who you spoke with , agent # and what they said. After you have enough of them, you can file a complaint with the government. If you get served by a collector/original creditor - we have a separate service that can help you fight, please email if you need this service.

*Contact info: is located on page 2 of the getting started form. Please make sure you include a cover page with "attention (your credit specialist name) and processing"

Remember getting your correspondence to us in a timely fashion is absolutely critical, and can cause delays and ineffectiveness. For this reason, please use truecredit.com as a resource for us and yourself to monitor your progress for your credit reports. Without truecredit, or your correspondence received we will not know what remains and needs challenged for the next round – which can cause delays. – New items appearing including collections and lates or derogatory items will negatively effect your scores drastically (we have seen scores drop 70 points for one new negative item). Plus it can cause the bureaus to stop complying with our dispute requests (see contract for more information).